DOCKET "9/15/60

FIGURE 1

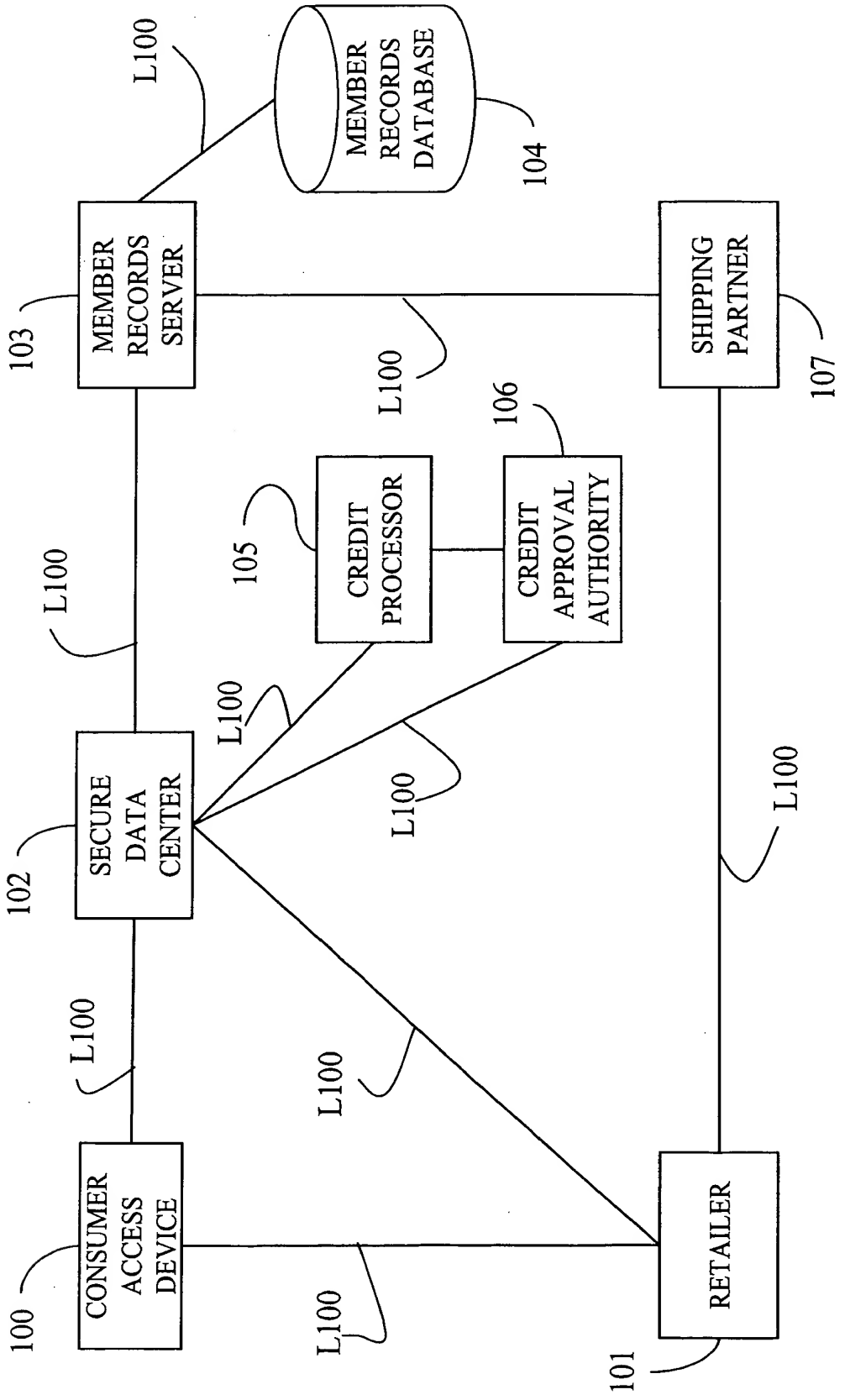
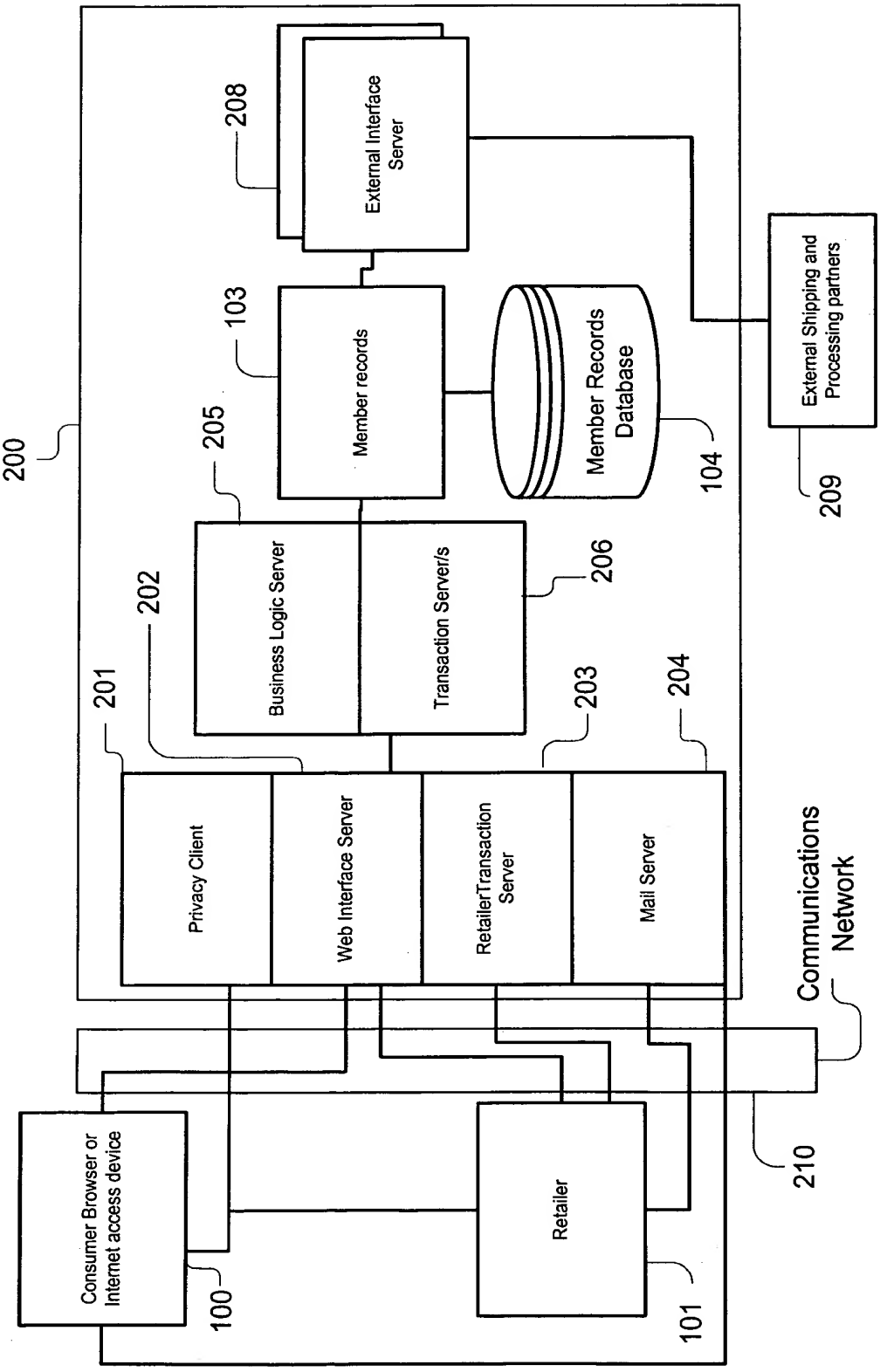


FIGURE 2


200
208
External Interface Server
103
Member records
205
Member Records Database
104
External Shipping and Processing partners
209
Business Logic Server
Transaction Server/s
206
202
201
203
204
Privacy Client
Web Interface Server
RetailerTransaction Server
Mail Server
Communications Network
210
Consumer Browser or Internet access device
100
Retailer
101

Retailer ID 1000	Consumer ID 1001

FIGURE 3A

Retailer ID 1010	Consumer ID 1011	Order ID 1012	Payment ID 1013	ShipLocation ID 1014

FIGURE 3B

Transaction ID 1020	Retailer ID 1021

FIGURE 3C

Transaction ID 1023	Consumer ID 1024	Payment ID 1025	ShipLocation ID 1026

FIGURE 3D

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FIGURE 4A

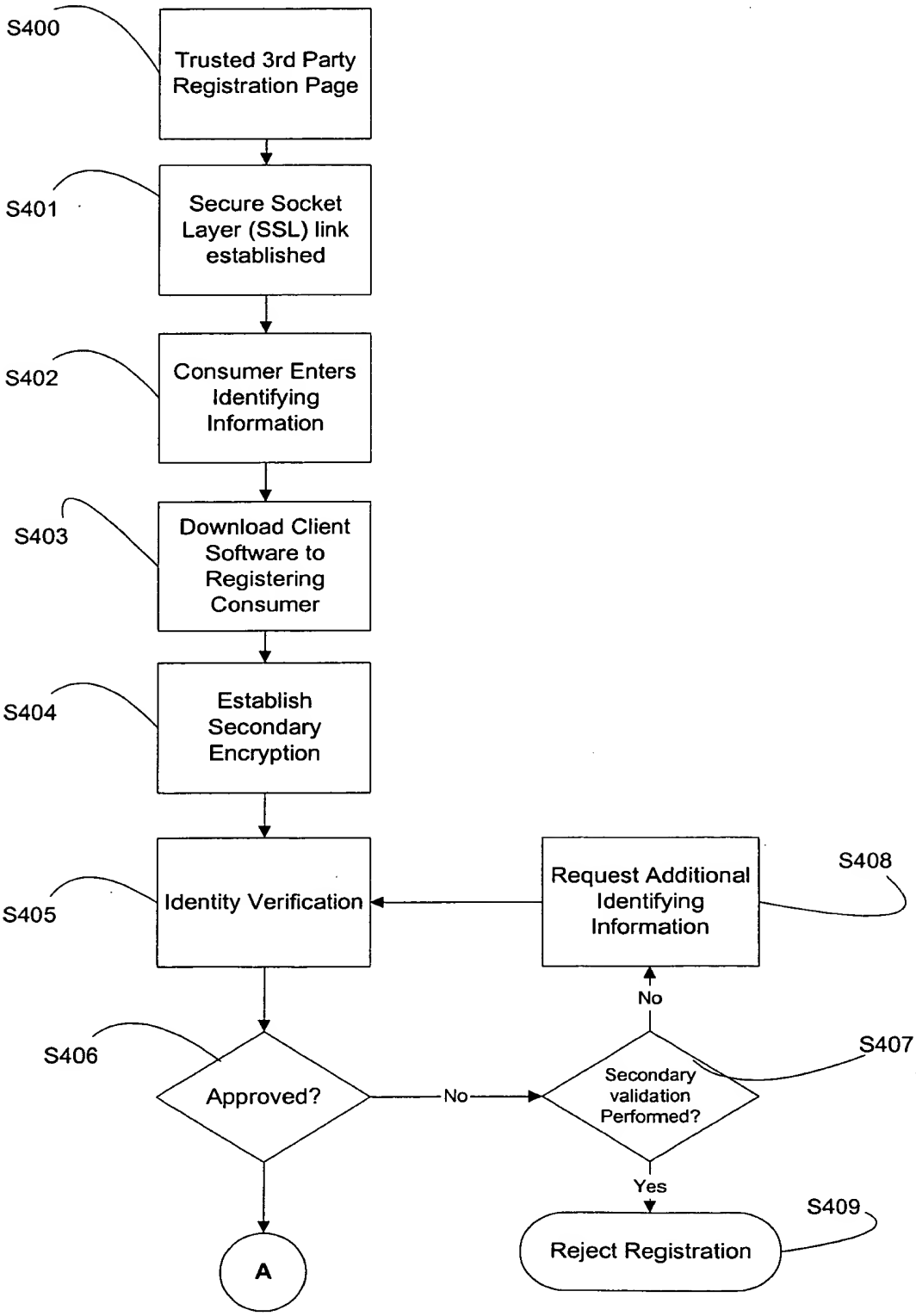
S400
Trusted 3rd Party Registration Page
S401
Secure Socket Layer (SSL) link established
S402
Consumer Enters Identifying Information
S403
Download Client Software to Registering Consumer
S404
Establish Secondary Encryption
S405
Identity Verification
S406
Approved?
No
S407
Secondary validation Performed?
No
S408
Request Additional Identifying Information
Yes
S409
Reject Registration
A

FIGURE 4B

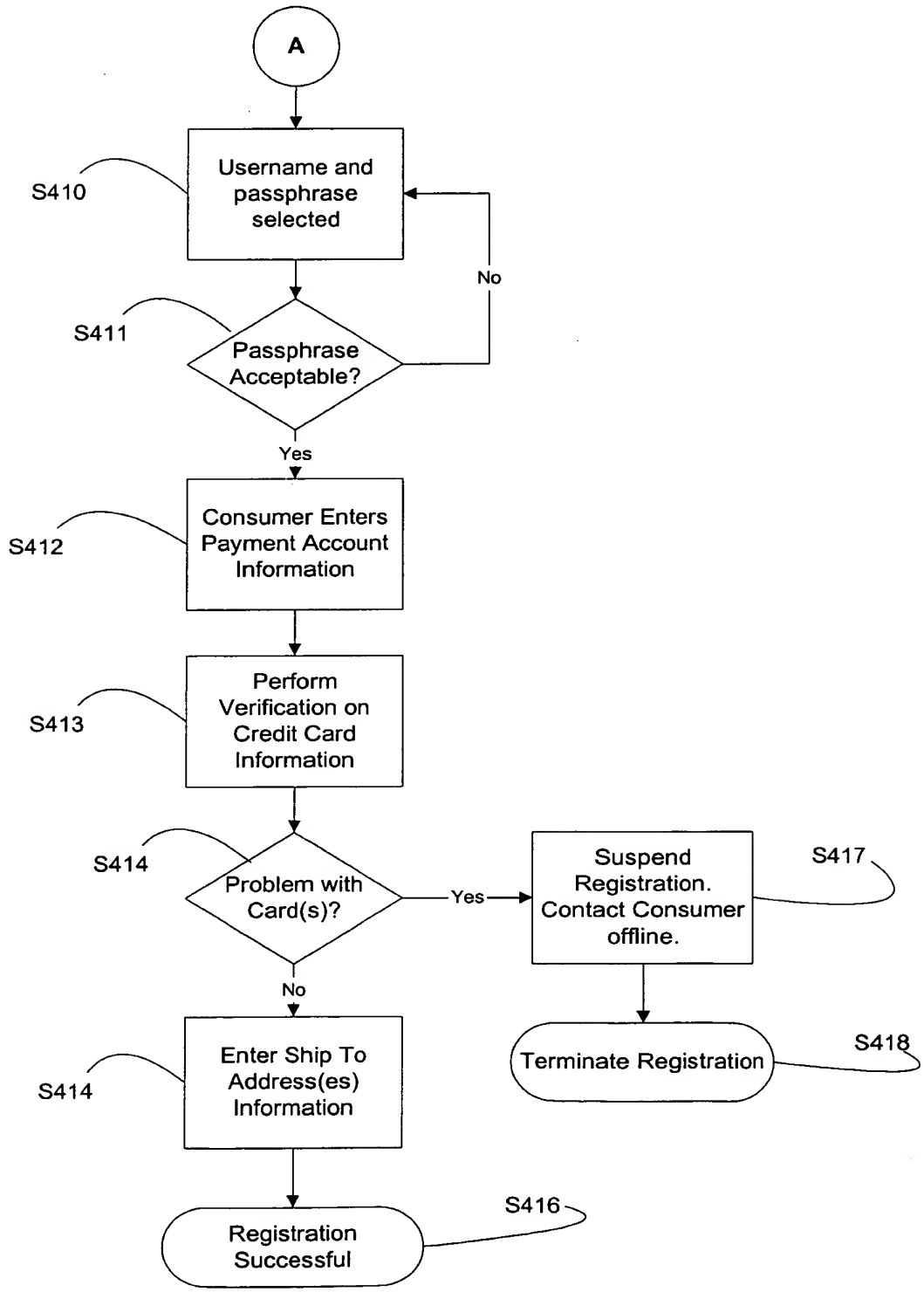
A
S410
Username and passphrase selected
S411
Passphrase Acceptable?
No
Yes
S412
Consumer Enters Payment Account Information
S413
Perform Verification on Credit Card Information
S414
Problem with Card(s)?
Yes
Suspend Registration. Contact Consumer offline.
S417
No
S414
Enter Ship To Address(es) Information
Terminate Registration
S418
S416
Registration Successful

FIGURE 5A

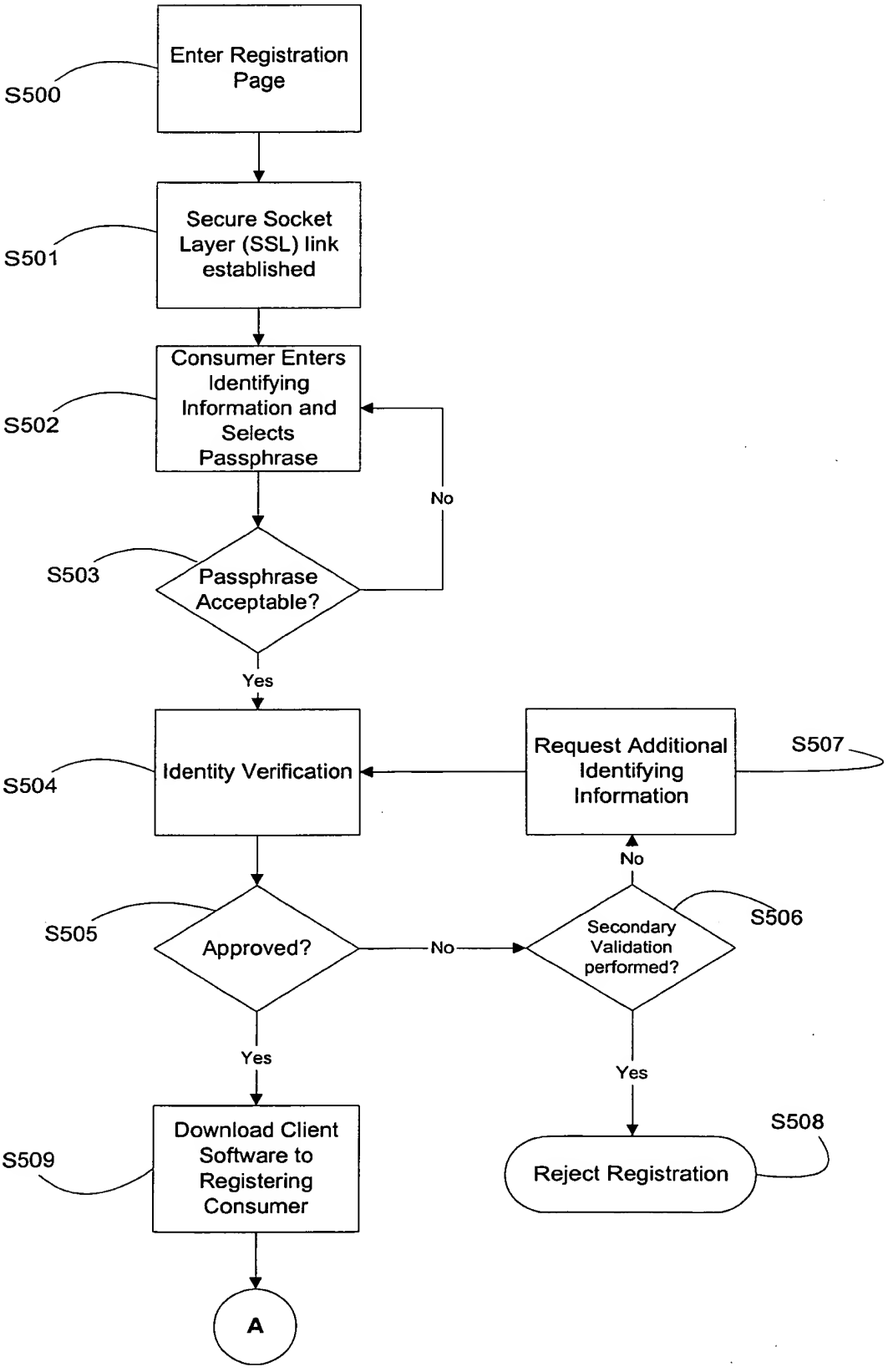
Enter Registration Page
S500
Secure Socket Layer (SSL) link established
S501
Consumer Enters Identifying Information and Selects Passphrase
S502
Passphrase Acceptable?
S503
No
Yes
Identity Verification
S504
Request Additional Identifying Information
S507
Approved?
S505
No
Secondary Validation performed?
S506
No
Yes
Yes
Download Client Software to Registering Consumer
S509
Reject Registration
S508
A

FIGURE 5B

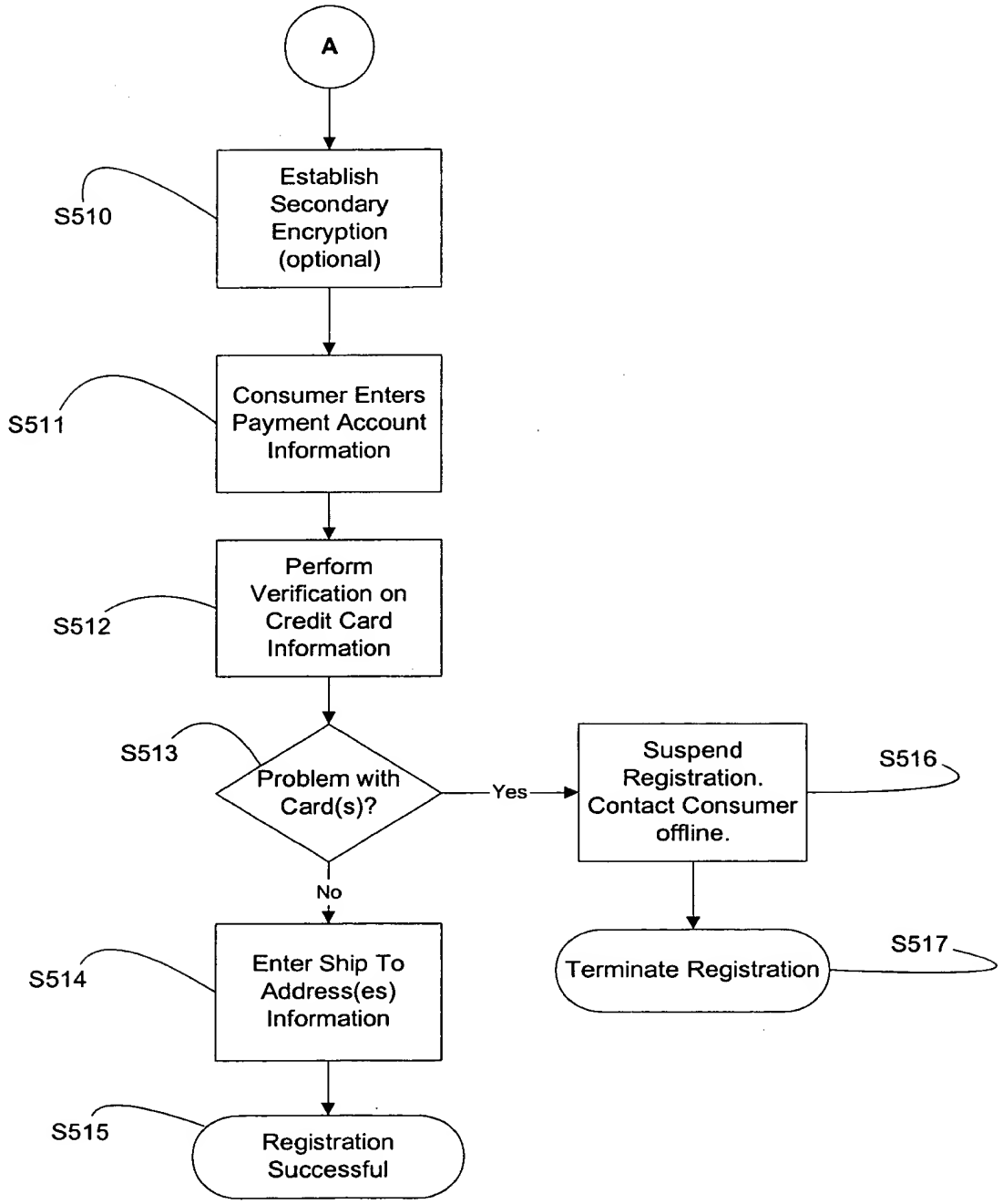
A
S510
Establish Secondary Encryption (optional)
S511
Consumer Enters Payment Account Information
S512
Perform Verification on Credit Card Information
S513
Problem with Card(s)?
Yes
No
S516
Suspend Registration. Contact Consumer offline.
S517
Terminate Registration
S514
Enter Ship To Address(es) Information
S515
Registration Successful

FIGURE 6A

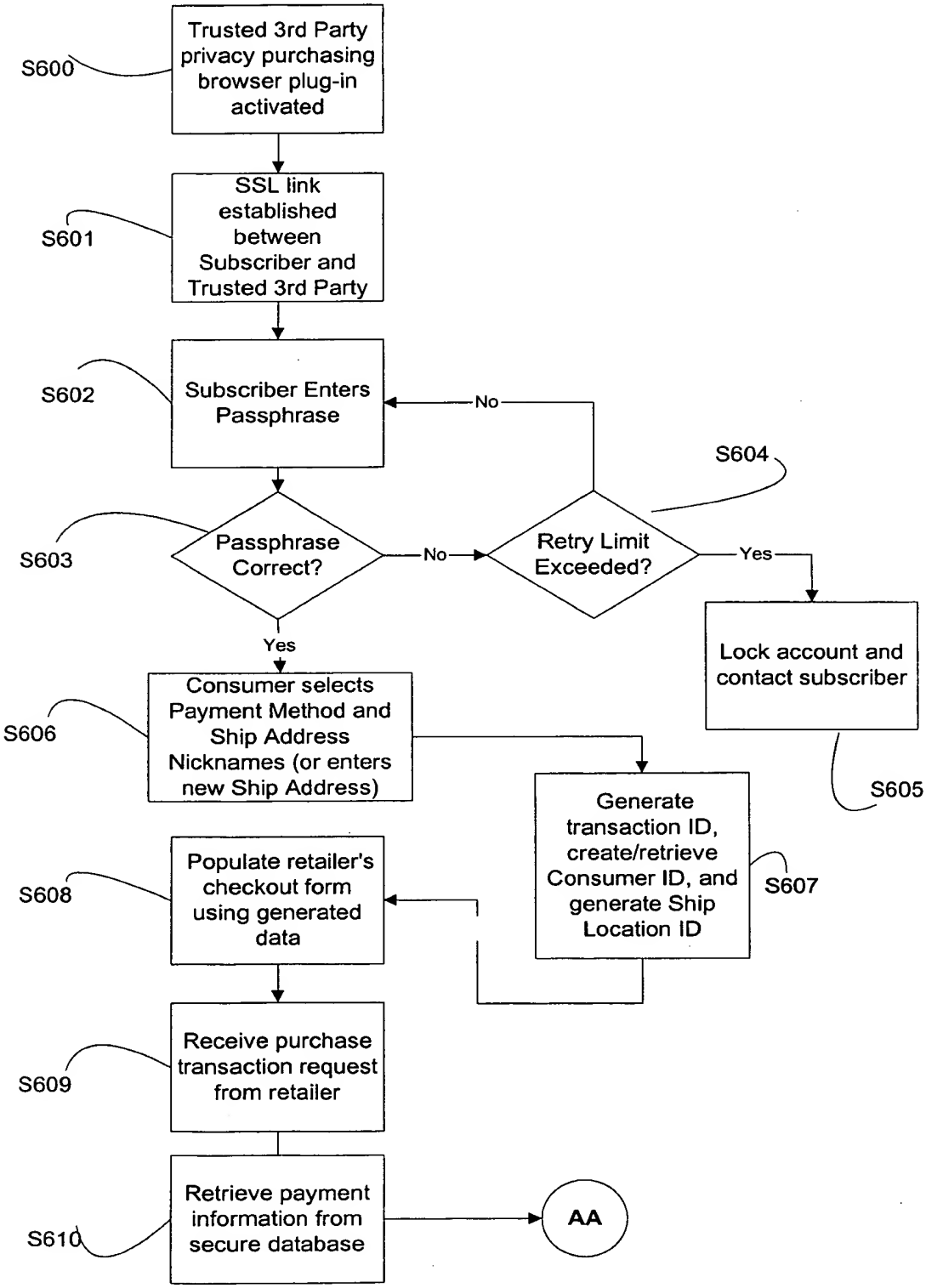
S600
Trusted 3rd Party privacy purchasing browser plug-in activated
S601
SSL link established between Subscriber and Trusted 3rd Party
S602
Subscriber Enters Passphrase
No
S604
S603
Passphrase Correct?
No
Retry Limit Exceeded?
Yes
Lock account and contact subscriber
S605
Yes
S606
Consumer selects Payment Method and Ship Address Nicknames (or enters new Ship Address)
Generate transaction ID, create/retrieve Consumer ID, and generate Ship Location ID
S607
S608
Populate retailer's checkout form using generated data
S609
Receive purchase transaction request from retailer
S610
Retrieve payment information from secure database
AA

FIGURE 6B

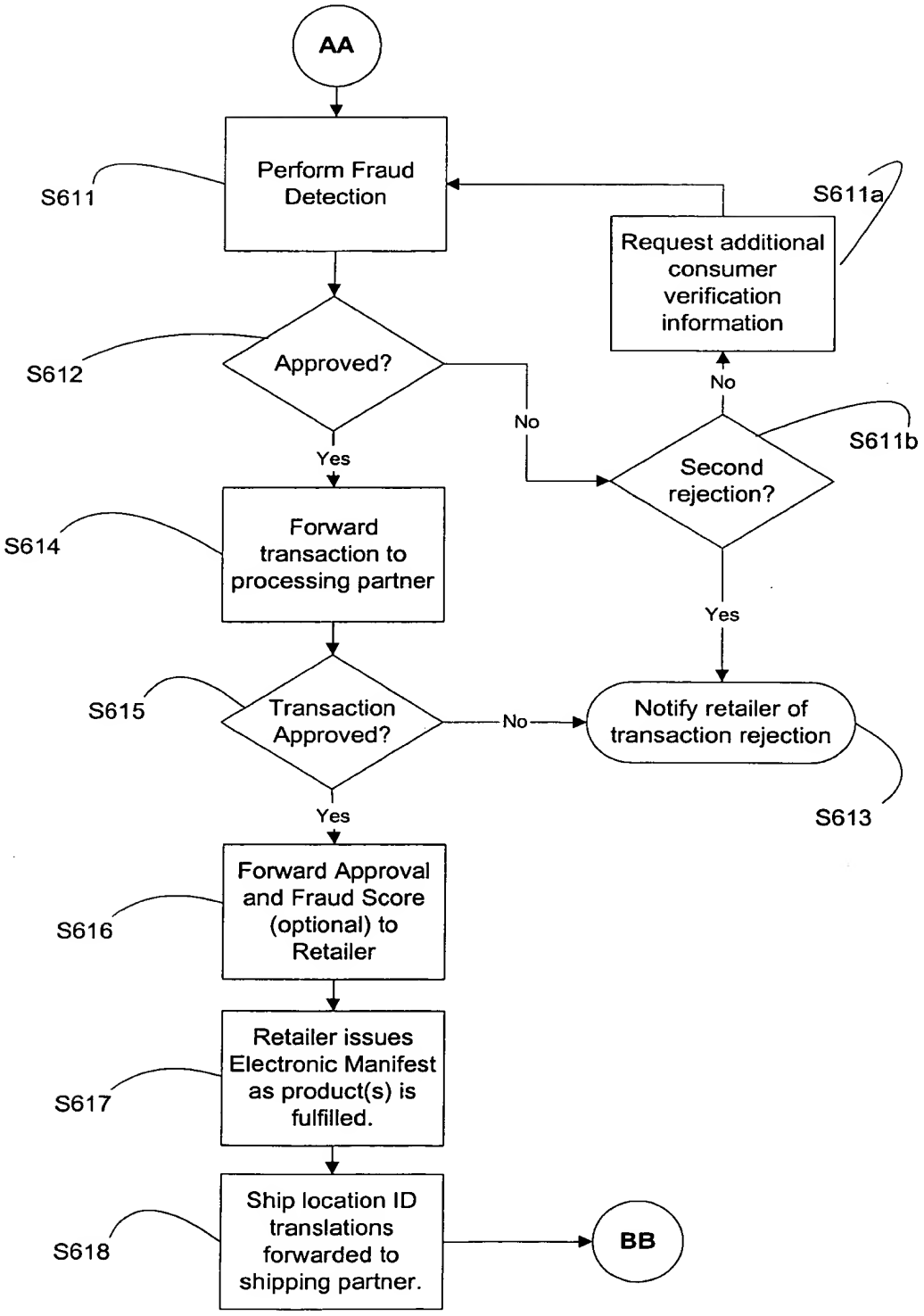
AA
Perform Fraud Detection
S611
Approved?
S612
Yes
No
Request additional consumer verification information
S611a
Second rejection?
S611b
No
Yes
Forward transaction to processing partner
S614
Transaction Approved?
S615
No
Notify retailer of transaction rejection
S613
Yes
Forward Approval and Fraud Score (optional) to Retailer
S616
Retailer issues Electronic Manifest as product(s) is fulfilled.
S617
Ship location ID translations forwarded to shipping partner.
S618
BB

FIGURE 6C

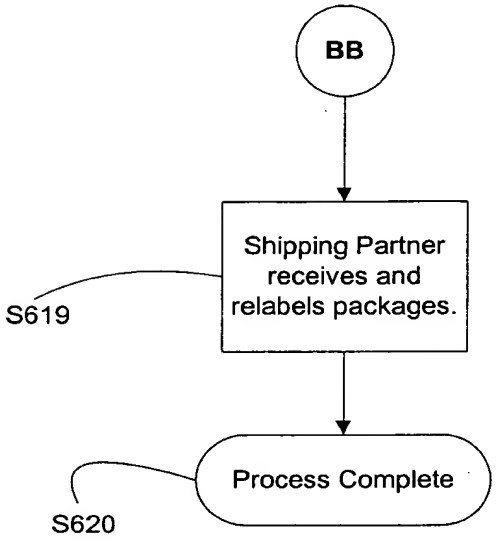

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FIGURE 7A

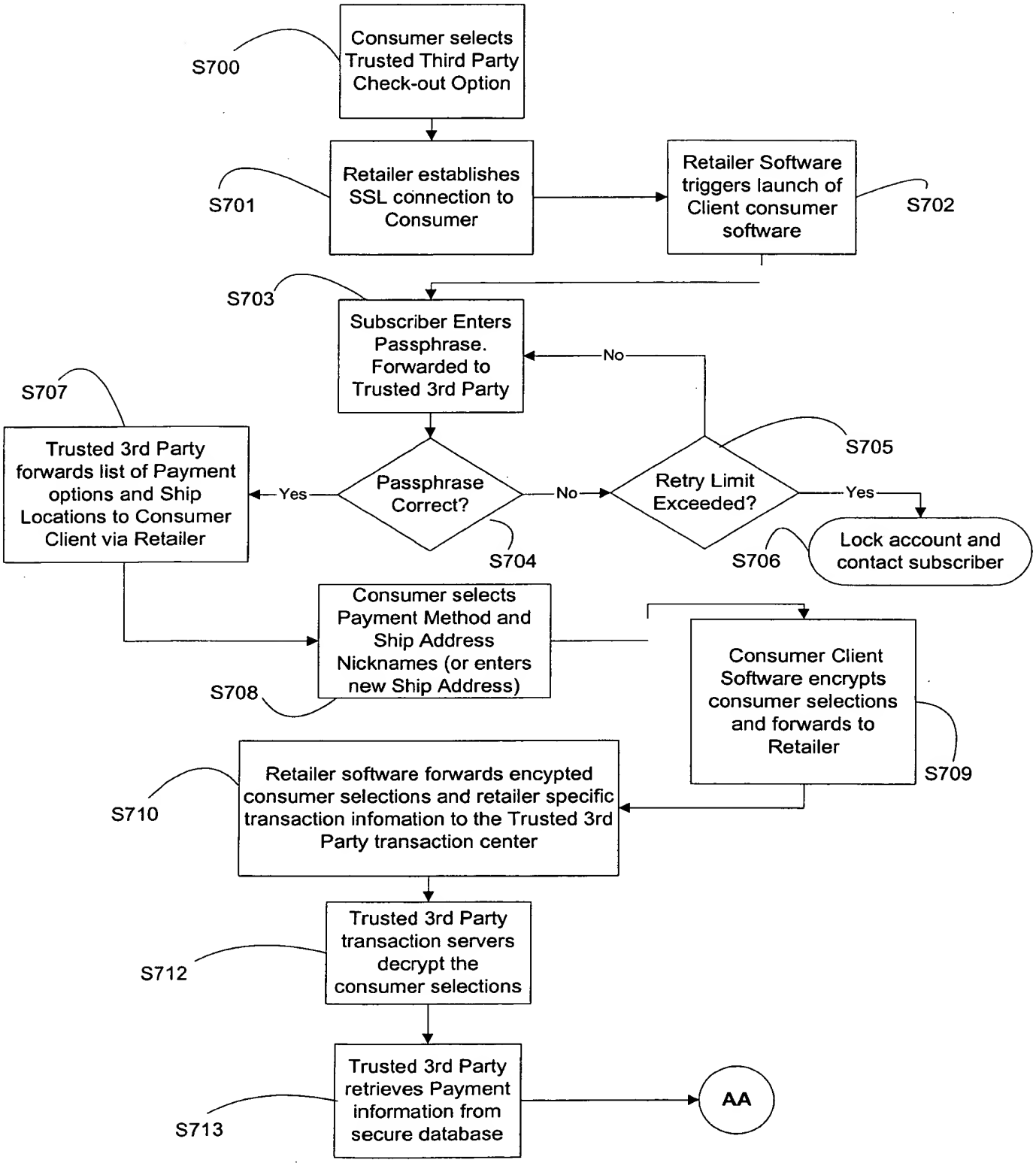
S700
Consumer selects Trusted Third Party Check-out Option
S701
Retailer establishes SSL connection to Consumer
Retailer Software triggers launch of Client consumer software
S702
S703
Subscriber Enters Passphrase. Forwarded to Trusted 3rd Party
No
S705
S707
Trusted 3rd Party forwards list of Payment options and Ship Locations to Consumer Client via Retailer
Yes
Passphrase Correct?
No
Retry Limit Exceeded?
Yes
S704
S706
Lock account and contact subscriber
Consumer selects Payment Method and Ship Address Nicknames (or enters new Ship Address)
S708
Consumer Client Software encrypts consumer selections and forwards to Retailer
S709
S710
Retailer software forwards encypted consumer selections and retailer specific transaction infomation to the Trusted 3rd Party transaction center
S712
Trusted 3rd Party transaction servers decrypt the consumer selections
S713
Trusted 3rd Party retrieves Payment information from secure database
AA

FIGURE 7B

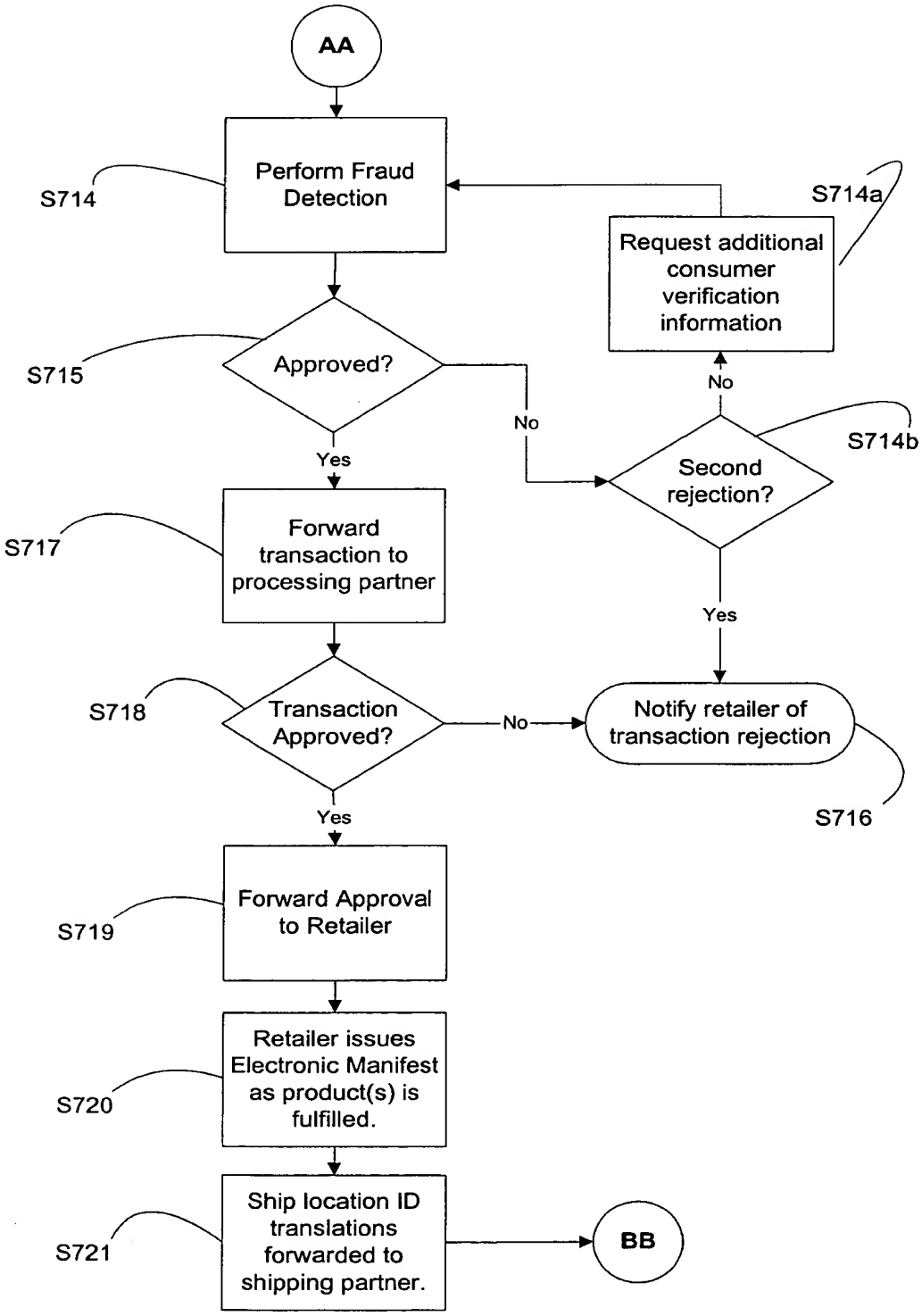
AA
Perform Fraud Detection
S714
S714a
Request additional consumer verification information
Approved?
S715
No
Yes
No
S714b
Second rejection?
Forward transaction to processing partner
S717
Yes
Transaction Approved?
S718
No
Notify retailer of transaction rejection
S716
Yes
Forward Approval to Retailer
S719
Retailer issues Electronic Manifest as product(s) is fulfilled.
S720
Ship location ID translations forwarded to shipping partner.
S721
BB

FIGURE 7C

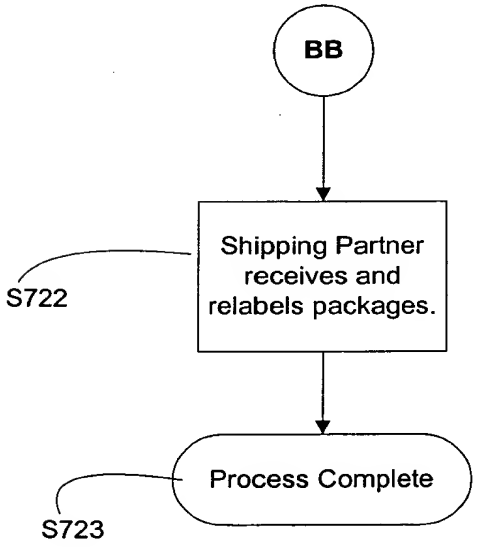

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FIGURE 8

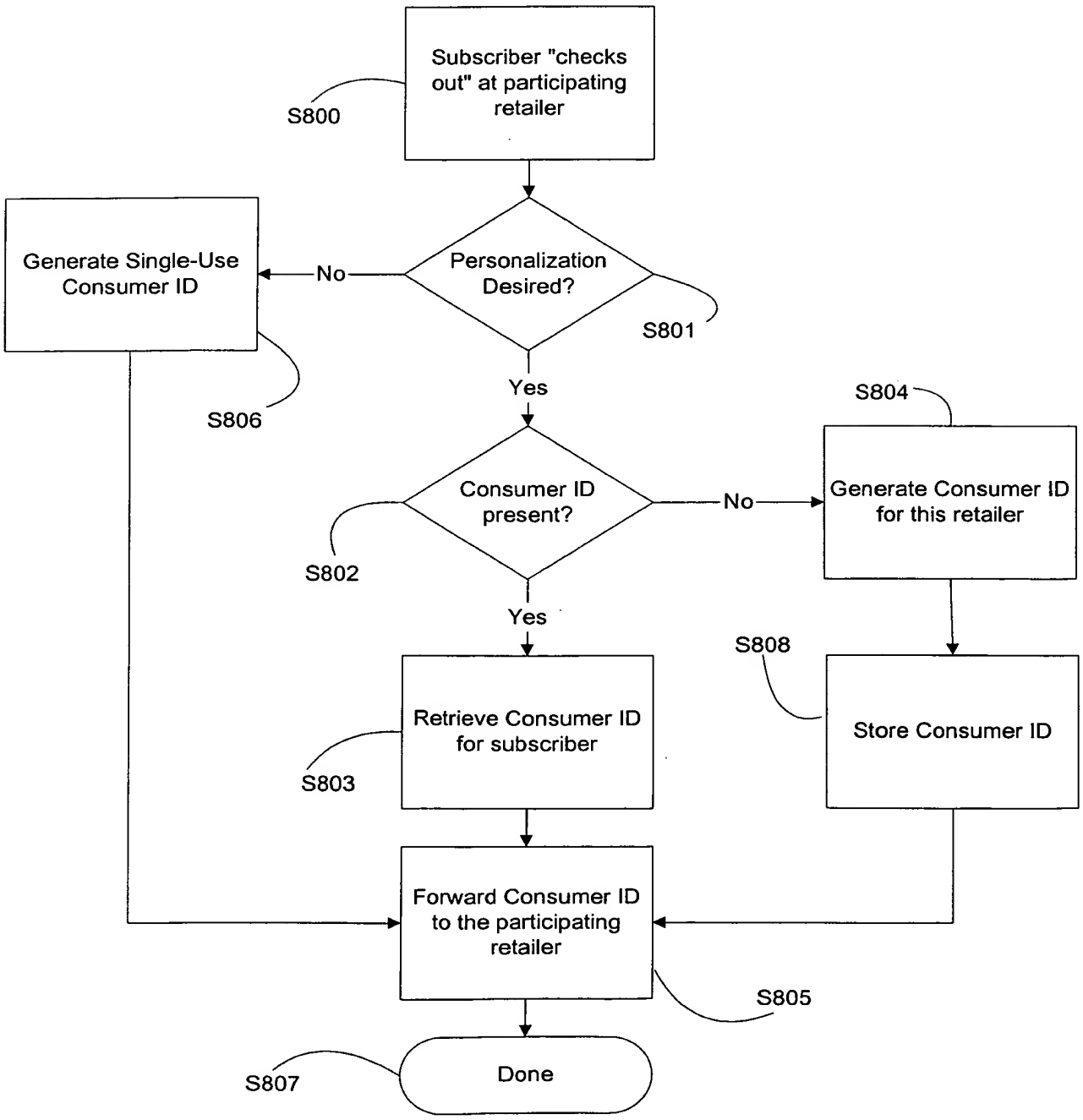
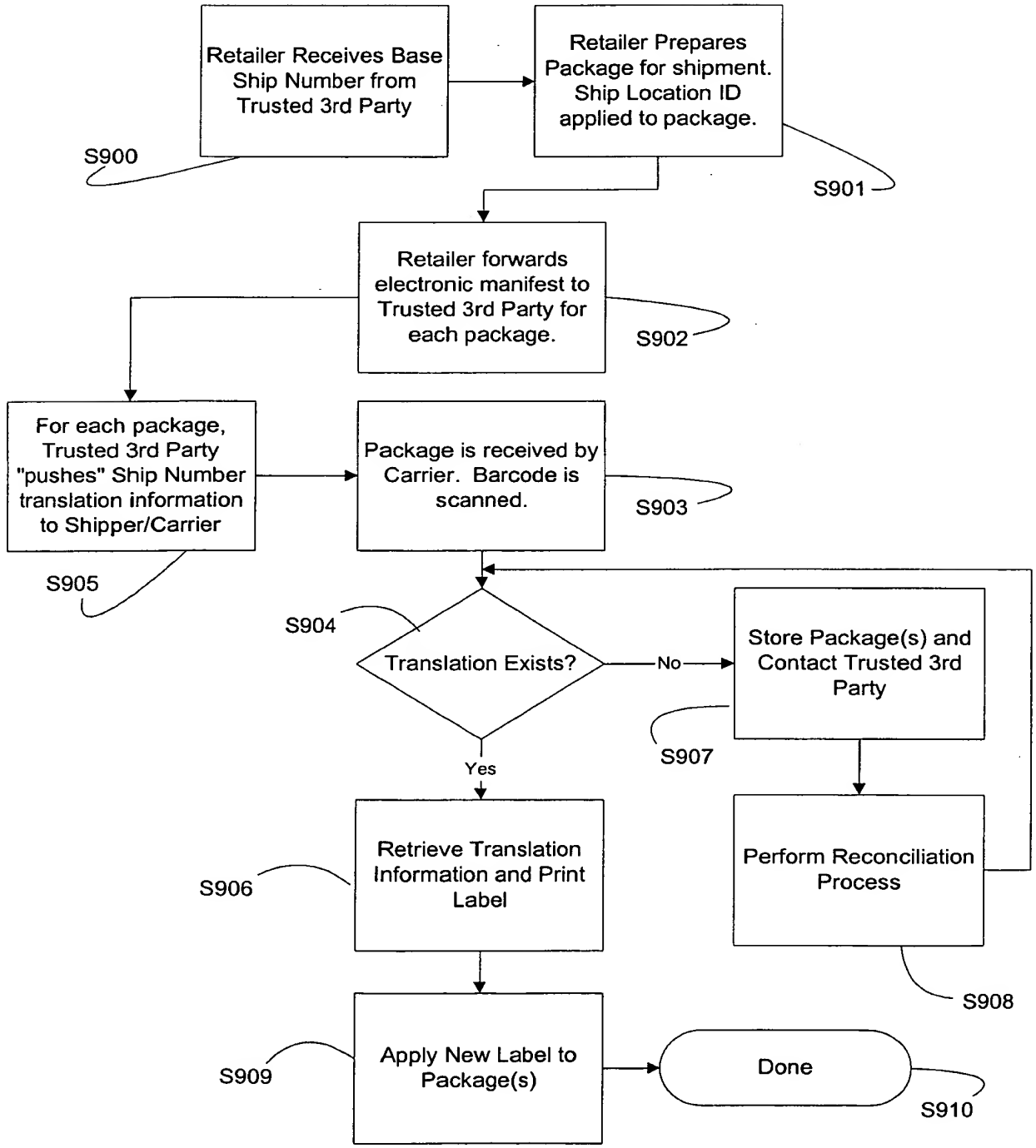

Subscriber "checks out" at participating retailer
S800
Personalization Desired?
S801
No
Generate Single-Use Consumer ID
S806
Yes
Consumer ID present?
S802
No
S804
Generate Consumer ID for this retailer
Yes
Retrieve Consumer ID for subscriber
S803
S808
Store Consumer ID
Forward Consumer ID to the participating retailer
S805
Done
S807

FIGURE 9



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DOCKET #:198966US
INV: Charles E. Sigler, Jr, et al.
SHEET 16 OF 16
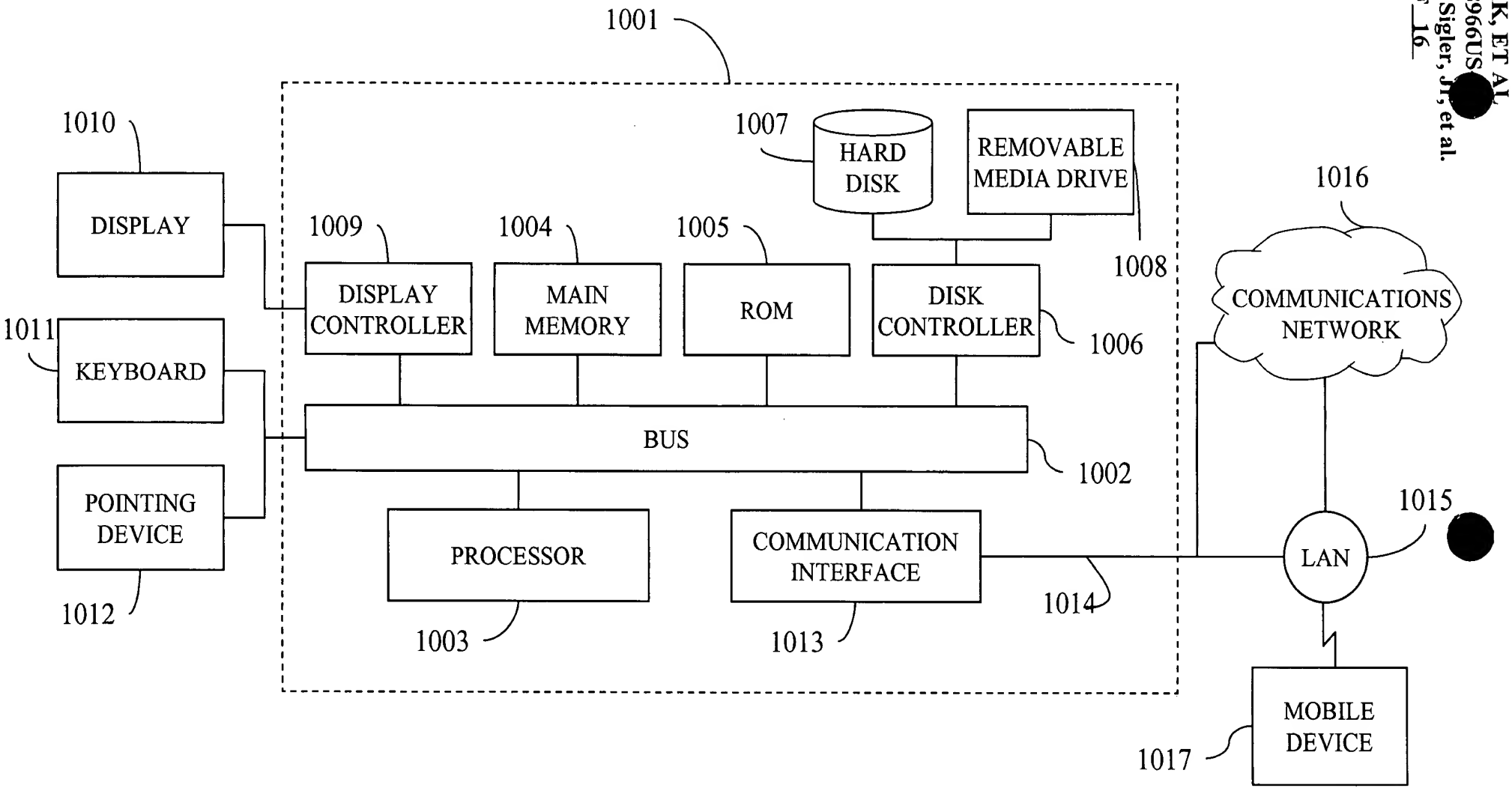
FIGURE 10